



digibank

# Banking with DBS

*Branchless, paperless, effortless*



SIGN UP FOR DIGIBANK

LOG IN



Live more,  
Bank less

# At DBS, we want to **make banking joyful** so that you can **live more, bank less.**

Our guide will take you through the documents and steps required to open a bank account with us.

This can all be done digitally, from the comfort of your phone.  
You do not need to visit a bank branch anymore.



# Contents

Slide #

- |          |   |                  |
|----------|---|------------------|
| <b>1</b> | <b><u>Documents Required for Account Opening</u></b>                                  | <b><u>4</u></b>  |
| <b>2</b> | <b><u>Step-by-step Guide to Account Opening via digibank App with Singpass</u></b>    | <b><u>6</u></b>  |
|          | - <u>Register for Singpass online &amp; download Singpass app, if not yet done</u>    | <b><u>9</u></b>  |
|          | - <u>Download digibank app &amp; apply with Singpass</u>                              | <b><u>26</u></b> |
| <b>3</b> | <b><u>Step-by-step Guide to Account Opening via digibank App without Singpass</u></b> | <b><u>35</u></b> |
| <b>4</b> | <b><u>Documents Submission Guideline</u></b>  | <b><u>44</u></b> |
| <b>5</b> | <b><u>Additional Support</u></b>  | <b><u>53</u></b> |

# Documents Required for Account Opening

# Here's What You'll Need for Your Application

Use Singpass to reduce the number of documents to submit!



## Application with Singpass

### 1. Identification Document

- For Singaporeans/Permanent Residents, not required
- For Malaysians, front & back of Malaysian IC
- For Other nationalities, Passport biodata page

### 2. Additional Documents\*:

- **Document with Residential Address** (\*needed only if not using address stated in Myinfo)
- **Proof of Tax Residency** (\*needed only if tax residency outside of Singapore)
- **Proof of Mobile number Ownership** (\*needed only if mobile number already exists in the bank's record)

## Application without Singpass

### 1. Identification Document

- For Malaysians, front & back of Malaysian IC
- For Other nationalities, Passport biodata page

### 2. Singapore-issued Pass

- Card or digital IC (Student's Pass, Dependant's Pass, etc), **OR**
- In-Principle Approval (IPA) letter from ICA

### 3. Document with Residential Address

- School Certification Letter, **OR**
- Utility / Mobile Phone Bill under your name

### 4. Proof of Tax Residency

- For Singapore Tax Residency
  - digital IC, **OR** In-Principle Approval (IPA) letter from ICA
- For other country/jurisdictions
  - Passport biodata page, **OR** National ID Card, **OR**
  - Others (residence permit/birth cert/ government-issued documents from tax authority showing recent filing of income tax)

### 5. Proof of Mobile Ownership (if mobile number already exists in the bank's record)

- Certification letter from your Telco provider

#### Note

School letterhead, signature & authority stamps must be included, with *Full Name & Residential Address* tallying with your application details.

Upload all [Required Documents](#) in the right format.

# Step-by-step Guide for Account Opening via digibank App

*with Singpass*



# Account Opening in **2** Simple Steps using Singpass & digibank App

## Step 1

### Register for Singpass Online & Download Singpass App

- a. **Register** for [Singpass Online](#) with:
- ✓ Your Singapore Registered Mobile Number
  - ✓ Your Singapore Residential Address
  - ✓ Your Email Address

Click [here](#) for step-by-step Singpass Registration.

- b. Download **Singpass app** on your mobile & Login.

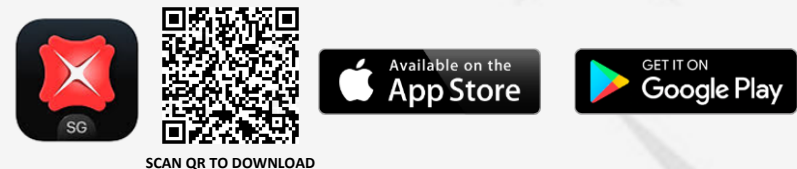


- c. Ensure your **personal details** is reflected on Singpass app. Click [here](#) to see how to check.

## Step 2

### Download digibank App & Apply with Singpass

- a. Download **digibank app** on your mobile.



- b. Select '**Continue with Singpass**'

- c. Upload all [Required Documents](#) in the right format, if required.

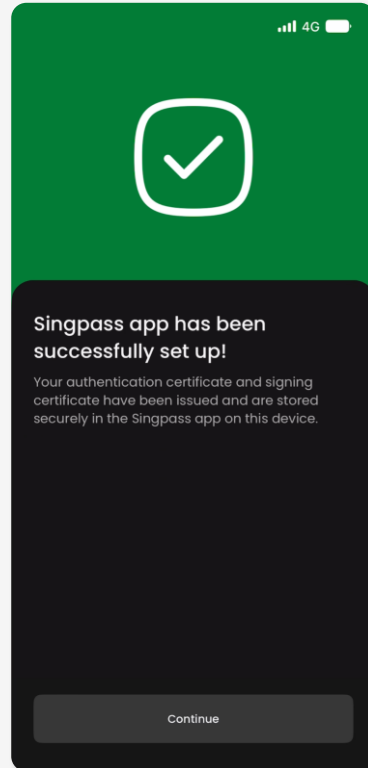
# Before you begin – Check **Personal Details** in Singpass App

Changes to your personal details will take about 5-7 working days to be reflected

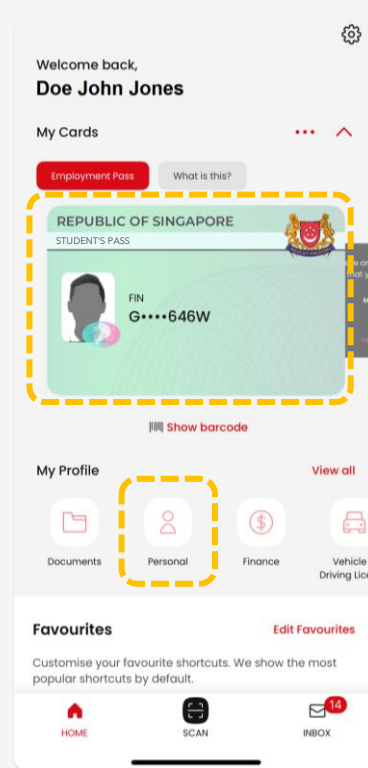
## 1 Launch Singpass App



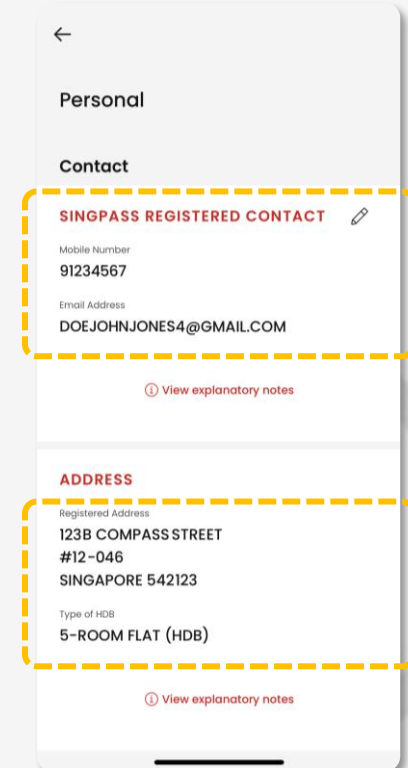
## 2 Login & Set Up



## 3 Tap on 'Personal' icon



## 4 Confirm Contact Details



Ensure your personal details are displayed in your Singpass app before you open an account via digibank app using Singpass.



# Step 1

**singpass**

# Singpass Registration

A guide to registering for a Singpass account

# What is Singpass?

Singpass is Singapore residents' **trusted digital identity** for convenient and secure access to thousands of **government and private sector services**, online and in person.

# Why do I need a Singpass account?



**Log in to**  
Singapore Examinations  
Assessment Board (SEAB)  
portal and application  
portals for Joint Admissions  
Exercise (JAE), Joint Intake  
Exercise (JIE) and  
Polytechnic Foundation  
Programme (PFP)



Use your **Digital IC**  
at Government counters  
to verify your identity



Automatically **fill forms**  
**using Myinfo** for  
participating services  
(e.g. debit card  
application)

... and more!

# Can I have a Singpass account?

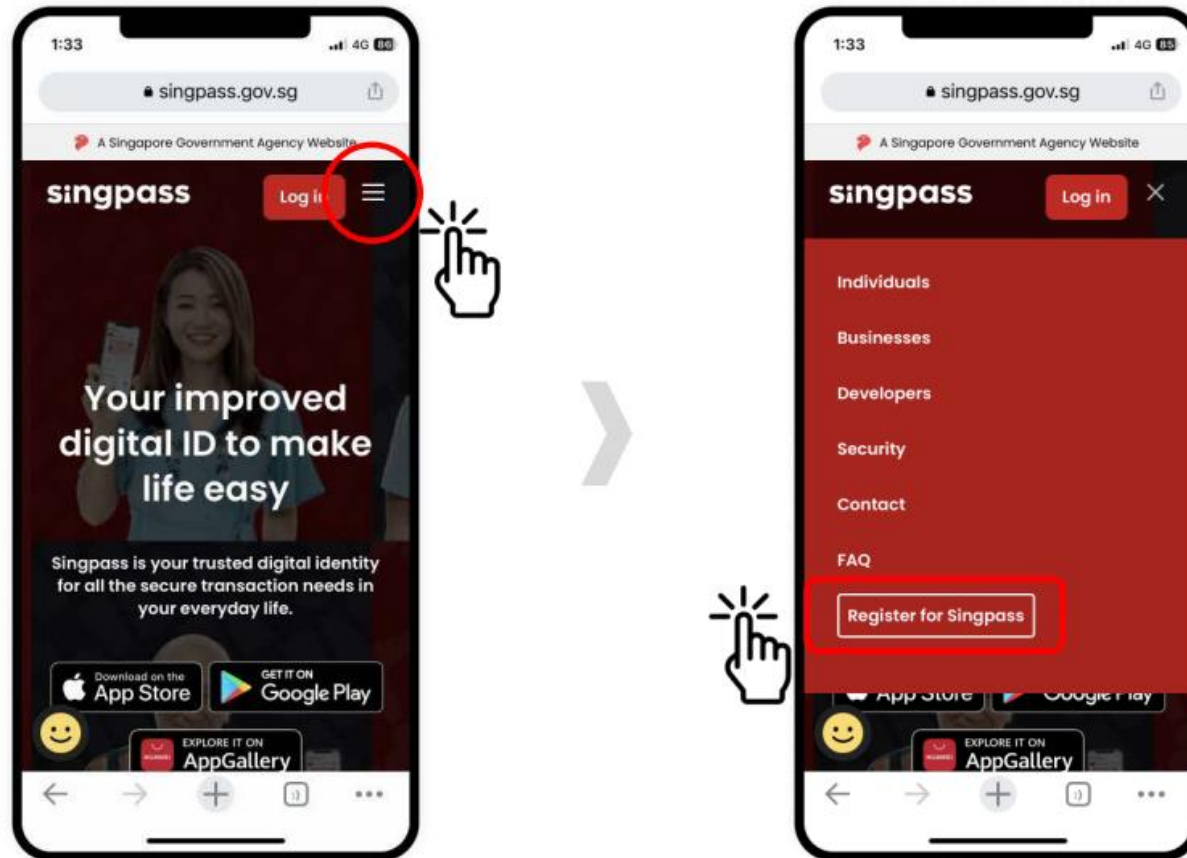
① Please check that you fulfill these eligibility requirements:

- 1 I am at least 15 years old; and
- 2 I am a Singapore Citizen, Permanent Resident or Foreign Identification Number (FIN) holder

Ensure that the address on your NRIC or FIN card is correct. If you need to update your address with the relevant authorities, please click [here](#).

# Register for Singpass Using your mobile phone web-browser

- 1 Go to **www.singpass.gov.sg**. Select **'Register for Singpass'** in the menu.



Not on a mobile device?  
You can register for Singpass  
on a desktop browser too!



# Register for Singpass

2 Enter the **required details** and check the boxes **'I'm not a robot'** and **'I have read and agree to the Terms of Use'**. Tap on **'Submit'**.

1:33  
A Singapore Government Agency Website

**singpass**

Services / Register for Singpass

**Register for Singpass**

Register online in just 3 minutes!

**Please note:**

1. You can only register for a Singpass account once. All Singpass account requests are final and cannot be cancelled or re-submitted.
2. As your Singpass password will be mailed to your registered address, please ensure that your address registered with the Government is up-to-date before proceeding. Click [here](#) if you would like to update your registered address.
3. To locate the Date of issue / Date of application on your identification document, refer to the sample cards on-screen after you have entered your NRIC or FIN number.



1:33  
A Singapore Government Agency Website

**singpass**

Full name\* Ⓞ:  
(As in NRIC or FIN card)

Joey Chan Hsiao Ann

NRIC or FIN number\* Ⓞ:  
T0072345Y

Date of issue / Date of application\* :  
18 / 09 / 2022

Security check\*:

I'm not a robot

I have read and agreed to the [Terms of Use](#)

Cancel **Submit**

REPUBLIC OF SINGAPORE  
STUDENT'S PASS

NAME  
JOEY CHAN HSIAO ANN

FIN  
T0072345Y

DATE OF BIRTH  
20 AUG 2000

SEX  
FEMALE

NATIONALITY / CITIZENSHIP  
CHINESE

PASS ISSUE DATE  
18 SEP 2022

PASS EXPIRY DATE  
17 SEP 2025

ADDRESS  
9 DAIRY FARM HEIGHTS  
#09-09  
SINGAPORE 677666

MULTIPLE JOURNEY VISA ISSUED

Pass Issued by  
Immigration & Checkpoints Authority

**FOR VERIFICATION USE**

Present this for verification purposes when requested by relevant authorities and third parties.

**How to Verify**

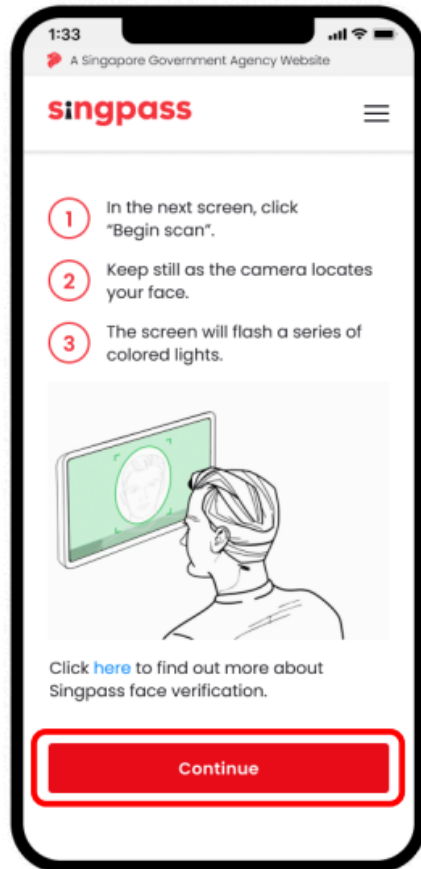
- 1 Go to [www.file.gov.sg/verify](http://www.file.gov.sg/verify)
- 2 Use the Scan QR code function to scan:

**3 View real-time verification results**

Enter your details as per your pass or Digital IC

# Register for Singpass

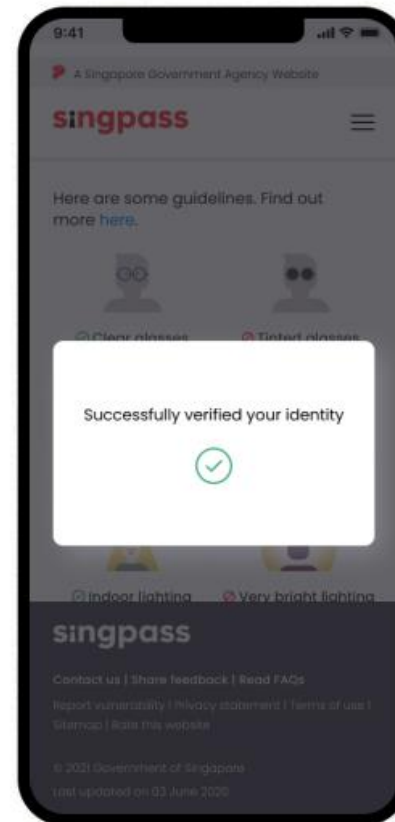
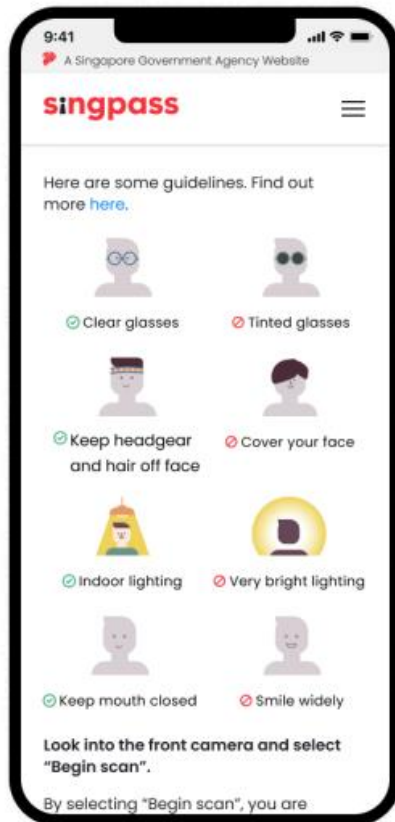
- 3 Read the instructions on the page and tap on '**Continue**' to proceed with Face Verification.



For best effect, surrounding light needs to be bright  
Do not scan under direct sunlight

# Register for Singpass

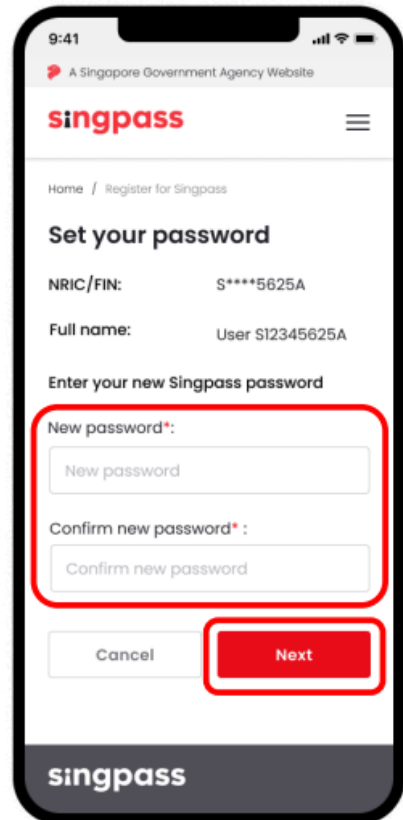
- 4 Read the guidelines. To allow the use of your device's camera for Face Verification, select '**Allow**' when prompted, and tap on '**Begin Scan**'.





# Register for Singpass

- 5 Check that your details are correct. **Set your new password** by filling in the **'New Password'** and **'Confirm new password'** fields. Tap on **'Next'**.



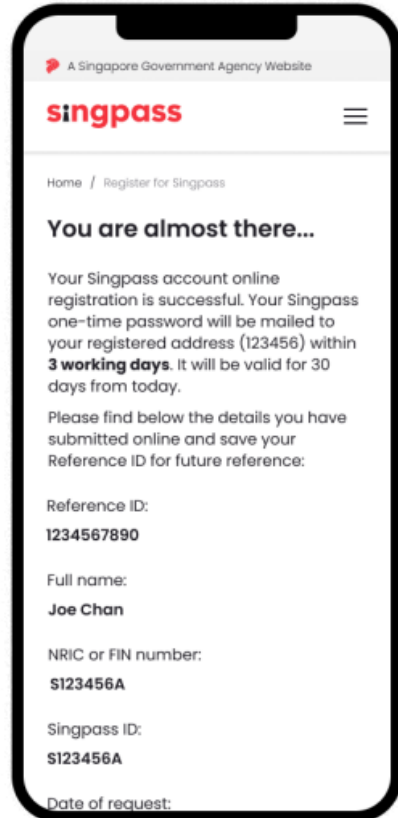
The screenshot shows the Singpass mobile application interface. At the top, it displays the time 9:41 and the status bar. Below the Singpass logo, the page title is "Home / Register for Singpass". The main heading is "Set your password". Underneath, the user's NRIC/FIN is shown as "S\*\*\*\*5625A" and the full name as "User S12345625A". The section "Enter your new Singpass password" contains two input fields: "New password\*" and "Confirm new password\*", both highlighted with a red border. At the bottom of this section are two buttons: "Cancel" and "Next", with the "Next" button also highlighted in red. A hand icon is shown tapping the "Next" button. The Singpass logo is visible at the bottom of the screen.

## IMPORTANT:

You need this password to log in to your **Singpass account**

# Register for Singpass

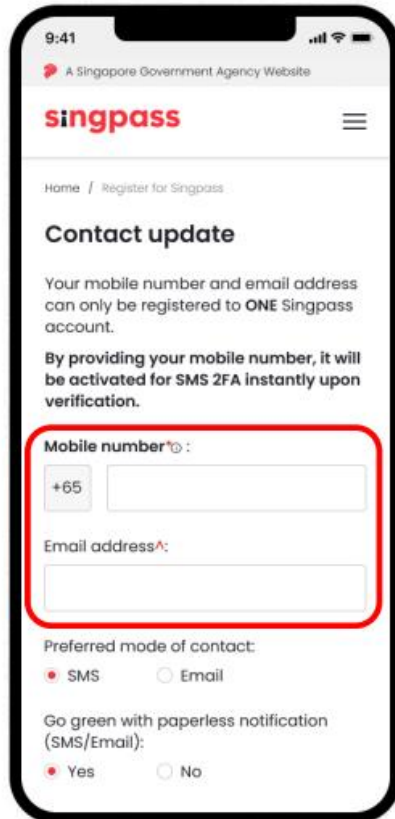
- 6 Tap on **'Proceed to set up account'** to update your contact details and complete your account setup.



- i. Registered postal code will be displayed for users with a Singapore-registered address.
- ii. Passport number will be displayed for users with an overseas-registered address.

# Register for Singpass

- 7 Enter your mobile number and/or email address. Select your preferred mode of contact, and if you wish to go green with paperless notifications. Tap on 'Next'.



9:41 A Singapore Government Agency Website

**singpass**

Home / Register for Singpass

**Contact update**

Your mobile number and email address can only be registered to **ONE** Singpass account.

By providing your mobile number, it will be activated for SMS 2FA instantly upon verification.

Mobile number<sup>10</sup> :

+65

Email address<sup>11</sup>:

Preferred mode of contact:

SMS  Email

Go green with paperless notification (SMS/Email):

Yes  No

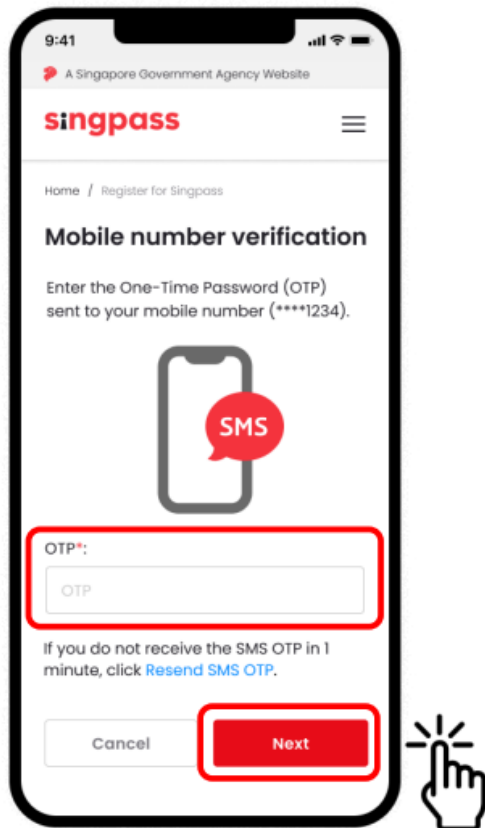
If you are unable to provide your contact details, you may select 'Skip'.



- The mobile number is a mandatory field only if your registered address is a local address.
- Only Singapore-registered mobile numbers can be used to set up a Singpass account and SMS 2FA.
- Overseas users with an overseas-registered address are only required to provide their email address.

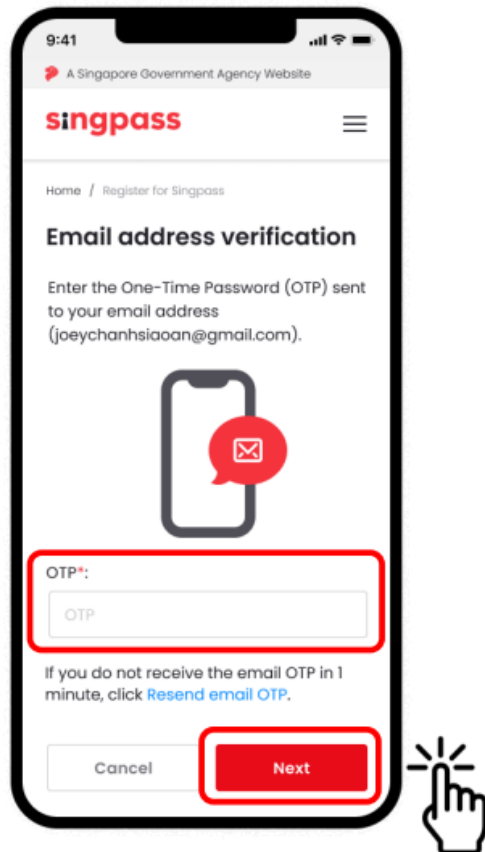
# Register for Singpass

- 8 If you have provided a **mobile number** during the registration, a One-Time Password (OTP) will be sent to your mobile number. **Enter the OTP** and tap on **'Next'**.



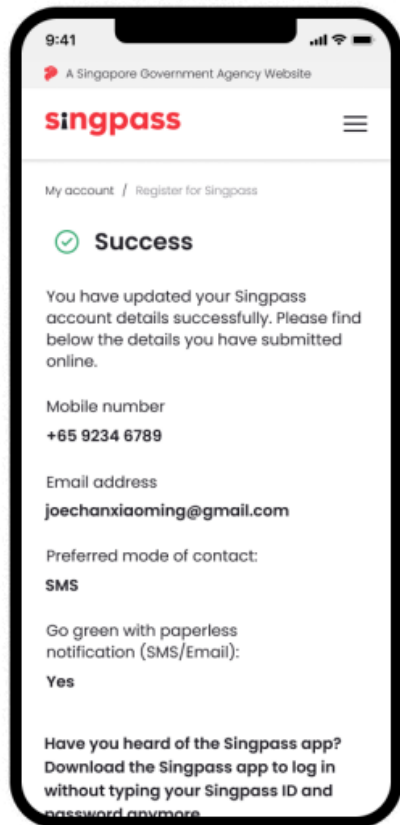
# Register for Singpass

- 9 If you have provided an **email address** during the registration, a One-Time Password (OTP) will be sent to your email. **Enter the OTP** and tap on **'Next'**.



# Register for Singpass

10 You have successfully set up your Singpass account. You may now log in to your Singpass account with your newly set up password.



Use Singpass app to access services without entering long passwords!

Just scan a QR code and **verify your identity using your fingerprint, face or six-digit passcode.**

More info on the next slide >>



# Install the Singpass app

after you have successfully registered for Singpass account

Download the Singpass app developed by the '**Government Technology Agency**' from the official app stores.



For iOS users:  
[go.gov.sg/spm-app-store](https://go.gov.sg/spm-app-store)



For Android users:  
[go.gov.sg/spm-play-store](https://go.gov.sg/spm-play-store)



For Huawei users:  
[go.gov.sg/spm-huawei-appgallery](https://go.gov.sg/spm-huawei-appgallery)



Tip: You can also install the Singpass app on a smart device like a tablet.  
The Singpass app works on any smart device with an Internet connection, including WiFi.

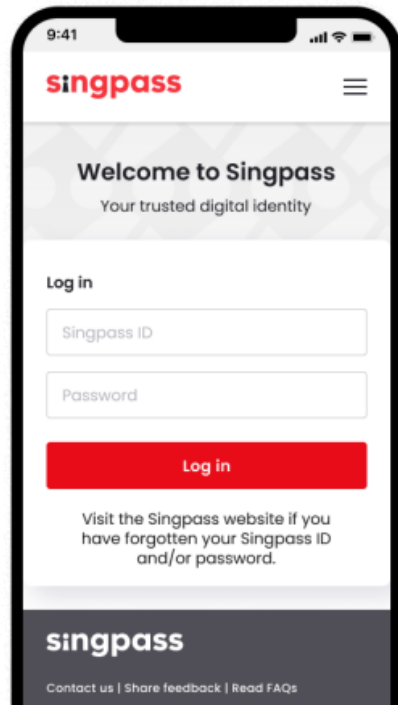
# Set up the Singpass app

For your 1<sup>st</sup> login

Follow the in-app instructions.

## 1 Verify your identity

Log in with your Singpass ID and password, SMS OTP and perform Face Verification.

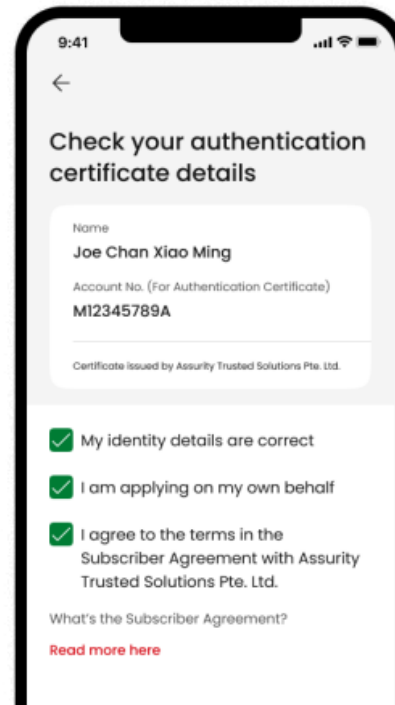


**Singpass ID:**  
Your **Foreign Identification Number** (FIN)

**Password:**  
Password you created in Step 5 of Singpass registration

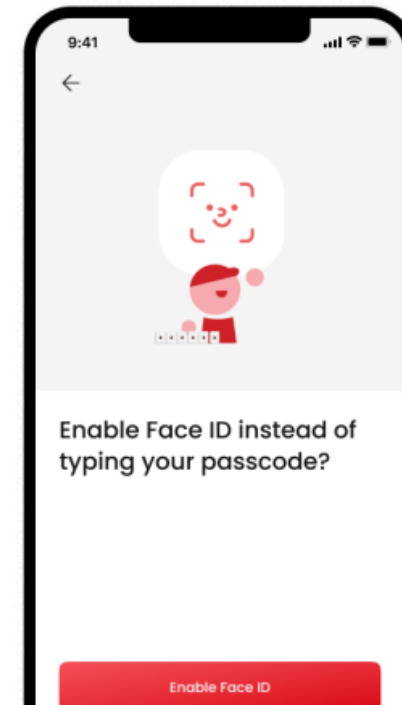
## 2 Obtain your digital certificate

Confirm your certificate details by selecting the checkboxes and tap on 'Continue'.



## 3 Set a passcode for your app

Set a six-digit passcode for you to verify your identity when using Singpass app. You may also enable biometric authentication.





**You have completed your  
Singpass account registration.**

**If you have more questions,  
please check out the [Singpass FAQs](#).**

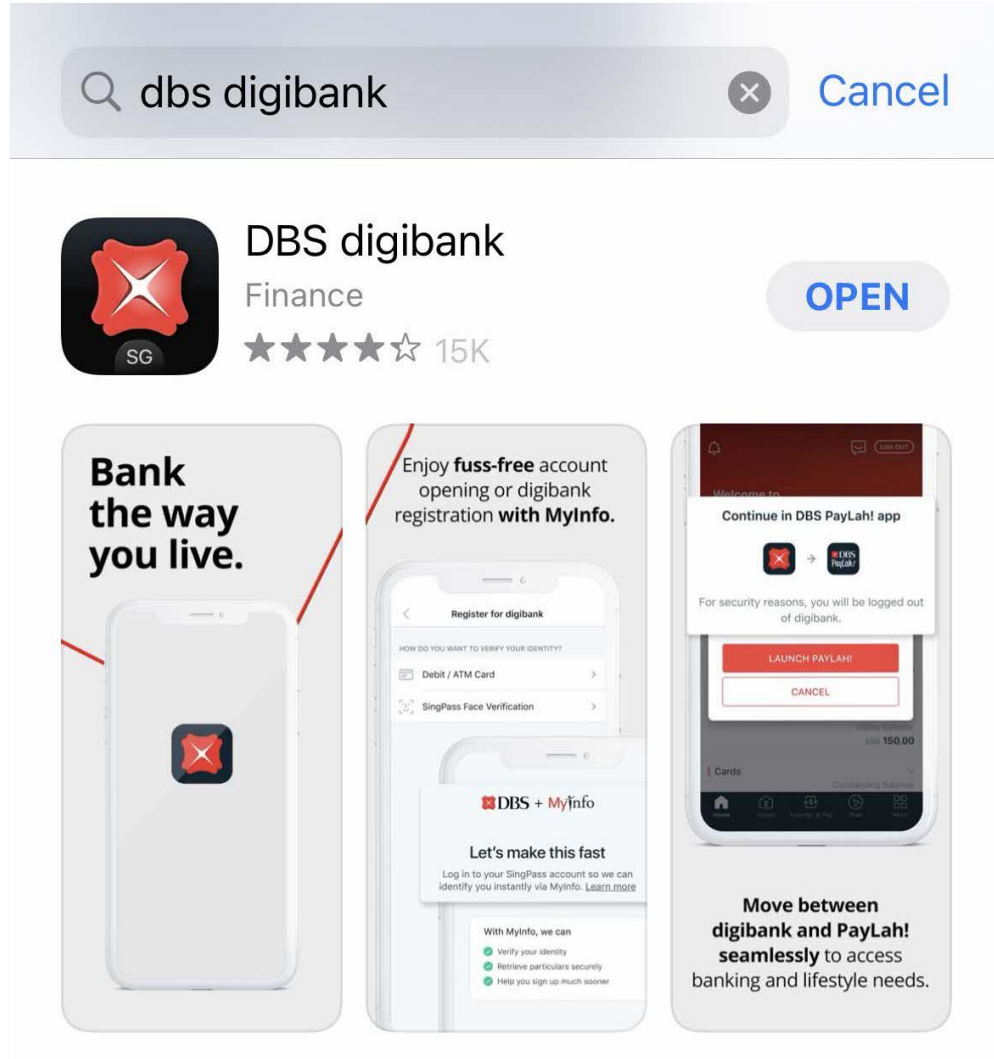
## Step 2



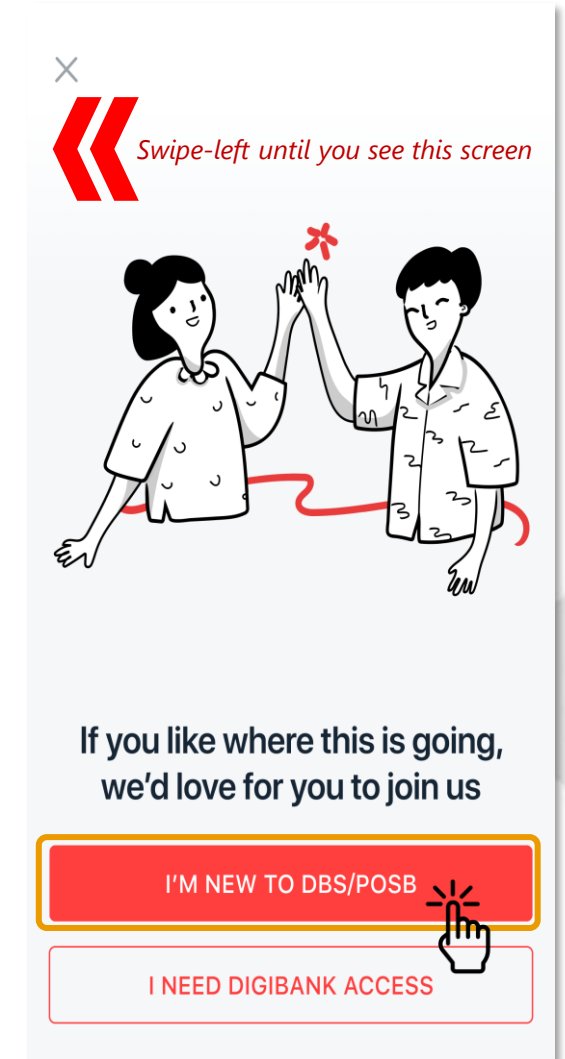
SCAN QR TO DOWNLOAD

# Download digibank app & Apply with Singpass

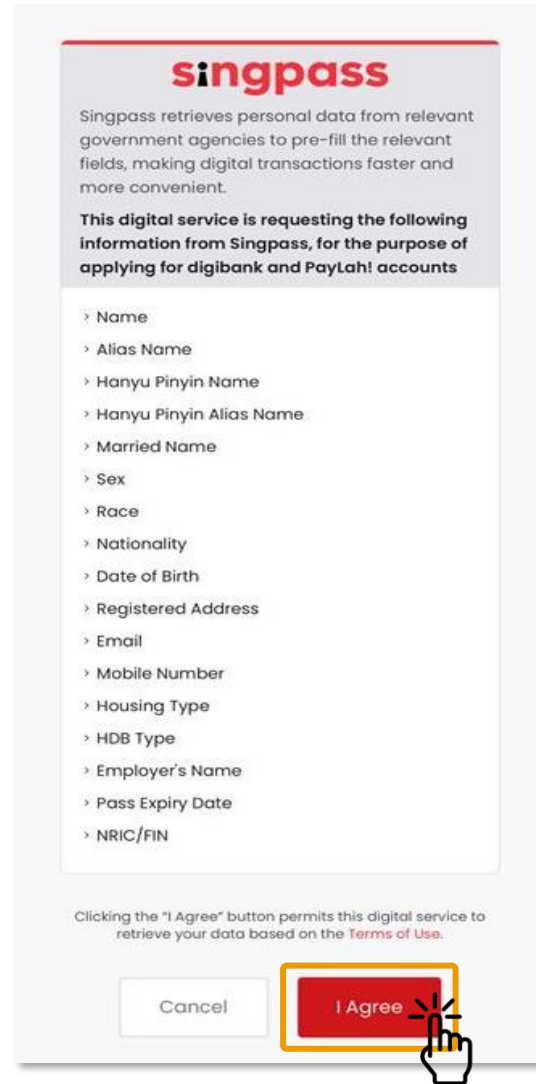
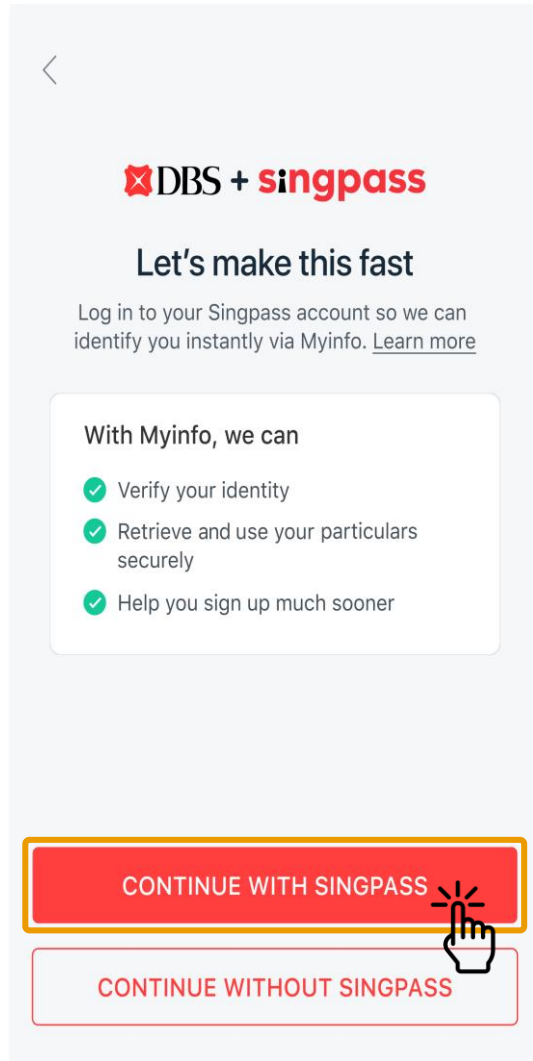
- 1 Download **DBS digibank** via your mobile app store



- 2 Launch app, select **Sign up for digibank & I'm new to DBS / POSB** to begin

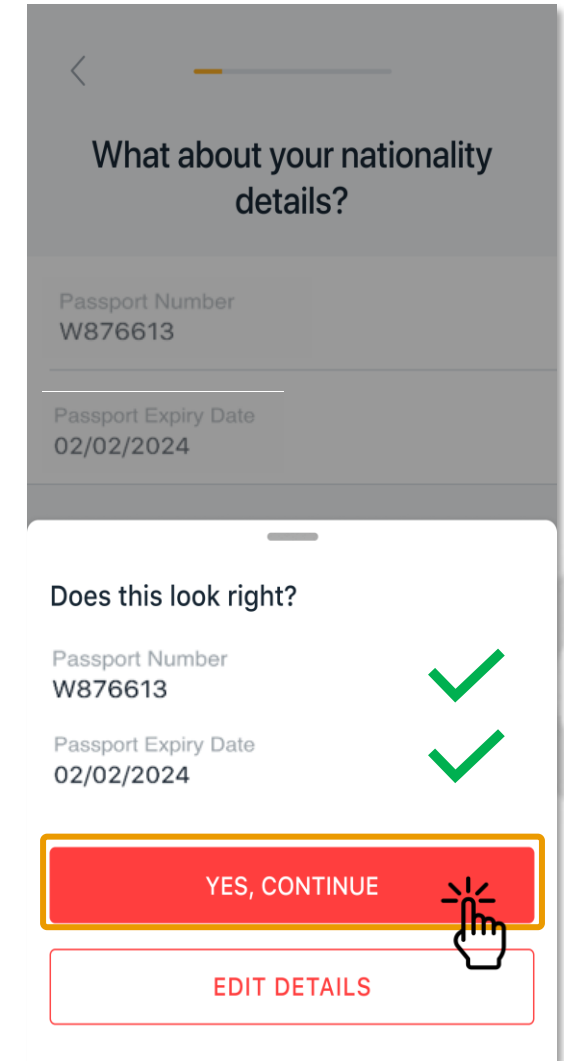
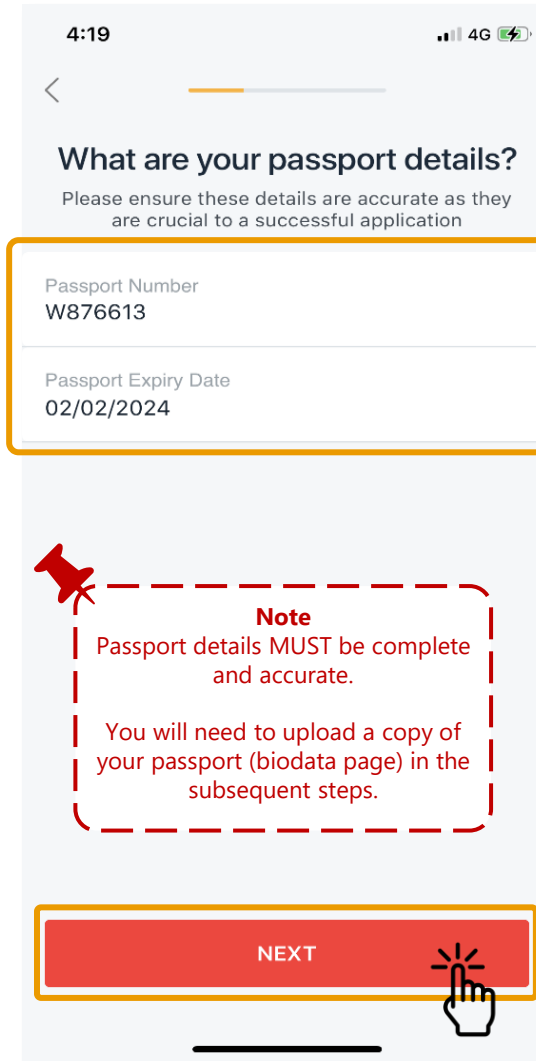


### 3 Continue with Singpass to sign up



### 4 Input and confirm your Identity details

- **Malaysian IC** for Malaysians
- **Passport Number & Passport Expiry Date** for other nationalities



Tap on EDIT DETAILS to make corrections.

## 5 Check the **residential address** to receive your debit card.

Upload an address proof if this is not updated

<

### Is this your current residential address?

This will also be used as your mailing address, which you can change anytime later.

Address from MyInfo  
2 BEDOK RESERVOIR VIEW #15-04  
Singapore 479232

**Changing your residential address?**  
Heads up, you'll need to upload a recent utility bill or bank statement to verify your new address later.

**Note**  
Confirm that your Residential Address from Myinfo is complete and accurate.

YES, CONTINUE

UPDATE MY ADDRESS

<

### Where do you stay currently?

This will also be used as your mailing address

Country  
Singapore >

Postal Code  
681674

Block No.	Floor	Unit No.
674A	4	218

Address Line 1  
CHOA CHU KANG CRESCENT

Address Line 2

NEXT

- Notes**
1. Enter **Postal code** first to automatically populate other fields.
  2. Format of address (e.g. #04-218). '04' refers to the Floor, 218 refers to the Unit No.
  3. If your residential address does not have either **Level** or **Unit No.** (e.g. level only, no unit #), leave both fields blank. You may add this detail in Address Line 2.
  4. Address details **MUST** tally with your supporting document.
  5. You will need to upload a document with this residential address in the subsequent steps.

If the address displayed on this screen is not correct, select the "UPDATE MY ADDRESS" button.

## 6 Choose your **Occupation**

( Tap 'Show all' to see more options)

< ———

### Next, what do you work as?

Customer Service

Professional Services

IT Professional

Managerial/Senior Management

**Student**

Show all

## 7 Select **Yes** if you are not paying taxes in your home country and/or if you will be in Singapore for at least 183 days in the year

< ———

### Are you a tax resident in Singapore only?

Yes

No

**Note**  
If you are a tax resident of another country / jurisdiction, select **No**.  
You will need to upload supporting tax residency document in the subsequent application steps.

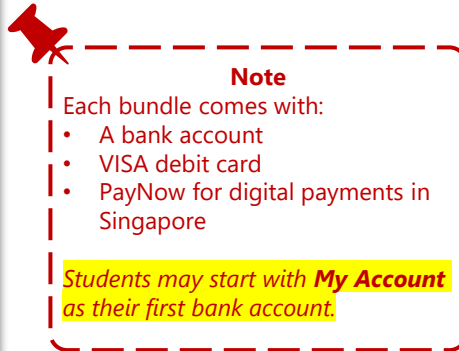
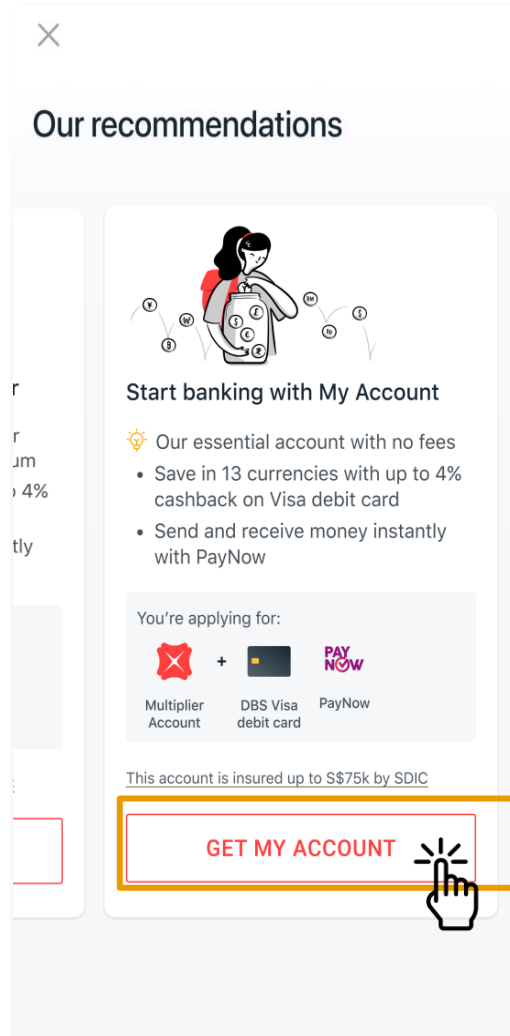
**i** You're a tax resident if you stay or work in the country:

- For at least 183 days in a calendar year
- Continually for 3 consecutive years

[Find out more](#)



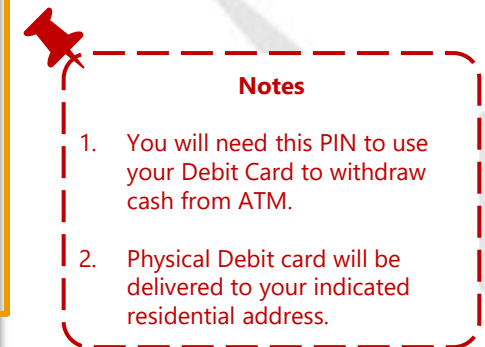
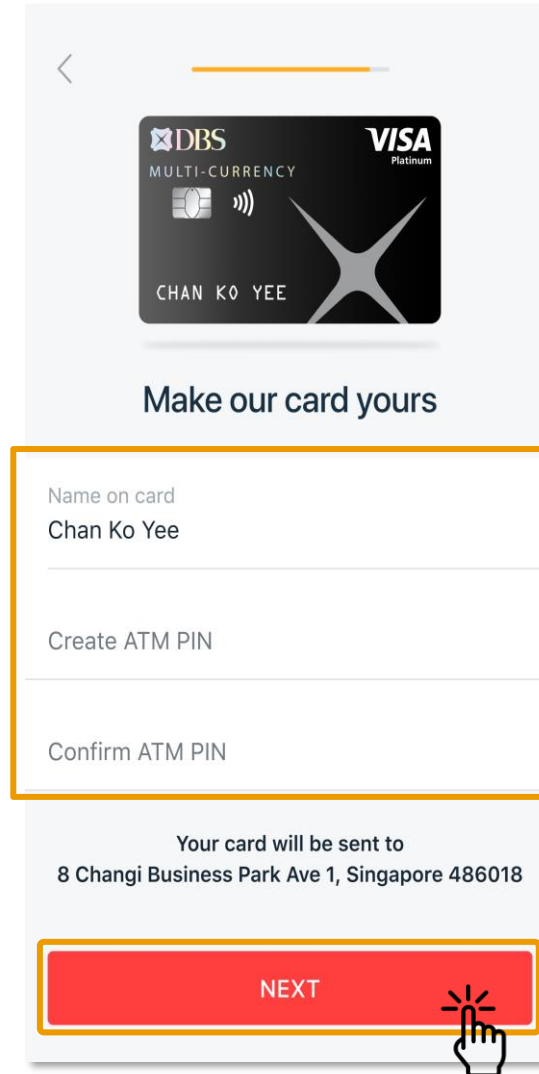
## 8 Choose our starter bundle



Click on the links to learn more:

- [My Account](#)
- [Multiplier](#)

## 9 Input name to be printed on the debit card & your 6-digit debit card PIN



Swipe-left to see **My Account** bundle

## 10 Upload all required documents

<

### Upload documents

JPG, PNG, TIF files accepted  
(up to 5MB per document)

Passport (biobdata page)

Uploaded page should include your **photo and personal details**. [Find out more](#)

Upload

NEXT

- For **Malaysians**, upload *front and back* of Malaysian IC



- For **other nationalities**, upload *passport biobdata page*



### Notes

1. **Document with residential address** will be required if you are not using address from MyInfo.
2. **Proof of tax residency** will be required for each country/jurisdiction of tax residency outside Singapore.
3. **Proof of Mobile Ownership** will be required if you are using a mobile number that already exists in bank's record.

Click on link below for more details:

[Account Opening Required Documents](#)



# 11 Setup your digital bank login info, review and you are done!


<


## How about your login info?

This PIN will be used to access your digibank and PayLah! accounts


Create User ID  
SFJAN172

- 5-20 letters or numbers only

Create PIN 

Confirm PIN 

- 6-9 digits only


NEXT 

- Note**
1. Do not forget your digibank User ID and PIN.
  2. You will need this User ID and PIN to login on digibank mobile or digibank online.
  3. Always keep your digibank User ID and PIN safe.

< Review Application

MY ACCOUNT DETAILS EDIT


Annual income  
S\$60,001 - S\$90,000

Name On Card   
Eason wong yi yi


DBS ID EDIT


User ID  
SFJAN172

UPLOAD DOCUMENTS EDIT

Passport (biodata page) 

By tapping "Confirm Application", I have read and accepted the [Terms & Conditions](#) governing Electronic Services, Account and Fees.


CONFIRM APPLICATION 






## You're all set, Ko Yee!


Here's a helpful summary for you


COMPLETED

 PayLah!  
8123 4567

 Multiplier Account  
001-993787-6 

 Visa Debit Card  
Your card is on the way!

 PayNow  
Chan Ko Yee  
+65 \*\*\*\*4567, A12345678D

EXPLORE DIGIBANK 

**Pro tip:**  
Take a screenshot of this screen and keep it in safe place for future reference.

Proceed to Digibank to check out your bank account, set up digital token and use it for your everyday banking needs.

# When you receive your Debit Card

## 12 Activate your Debit Card via SMS Banking or DBS/POSB ATM



### SMS Banking

SMS the following keyword commands to 77767:

- Activate <space> Last 4 digits of Card.  
E.g. Activate 1234
- For foreign-registered mobile number, please use [digibank Online](#) or digibank Mobile app.

### DBS/POSB ATM

Locate [our nearest DBS/POSB ATM](#).

Follow instructions on the ATM screen to complete activation.

- Insert your New Credit/Debit/ATM Card.
- Enter your New Card PIN\*.
- Select More Services.
- Select Cards/PIN/iBanking/Phonebanking.
- Select Activate Card.

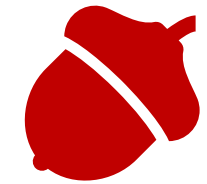
#### \*Note:

- If your card application is made online, use the PIN you have created.

# Step-by-step Guide for Account Opening via digibank App *without Singpass*



SCAN QR TO DOWNLOAD



# Account Opening **without using Singpass**

**1** **Submit**  
application via  
**digibank** app

1. Download digibank app
2. Select "**CONTINUE WITHOUT SINGPASS**" option
3. Input all required details
4. Upload all [supporting documents](#)

Your application will be processed within 3 working days.

If additional document or information is required, you will receive a follow up email.

**2** **Activate**  
Debit Card

Activate your Debit Card via SMS Banking or DBS/POSB ATM

Once your application is approved, your debit card will be mailed to your residential address within 3-4 working days.

Here are the [steps to activate debit card](#).

**3** **Register**  
digibank  
access

Once your debit card is activated, you can use it to register for digibank access.

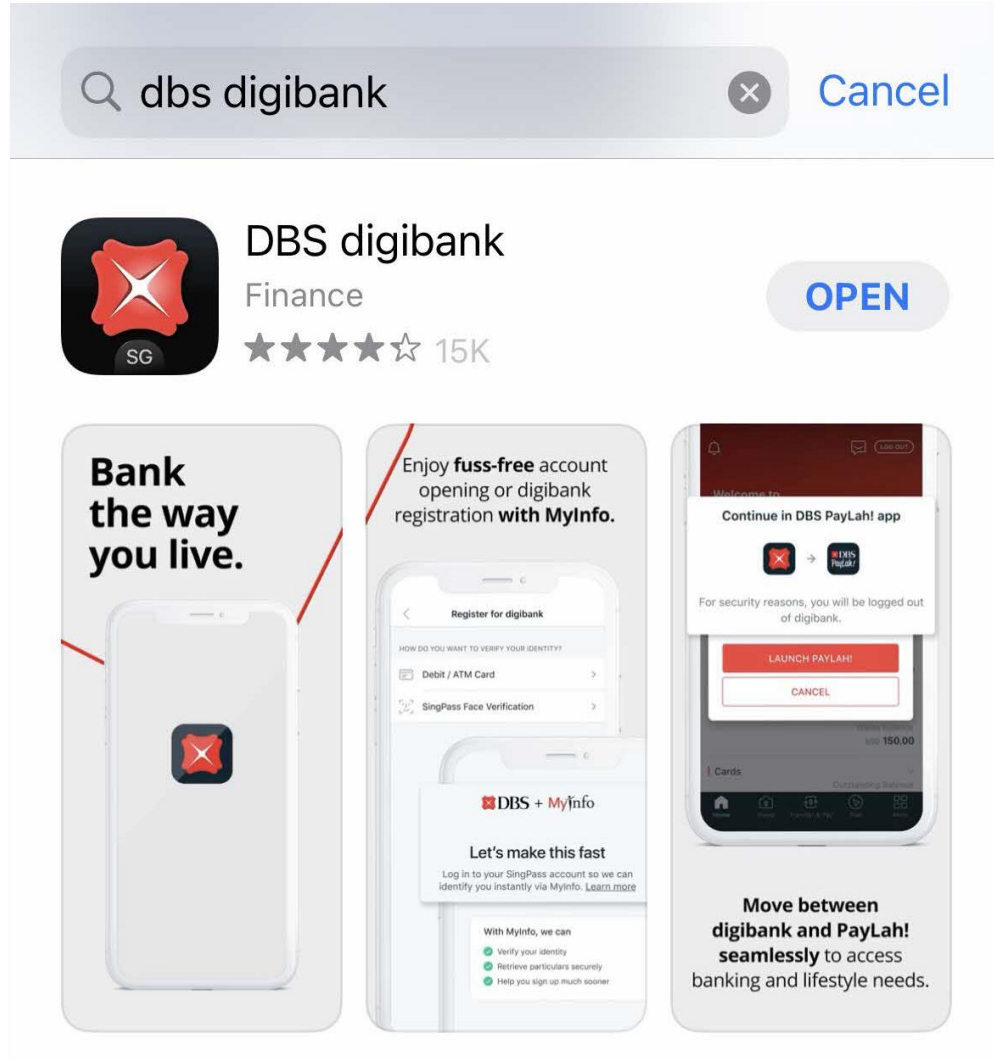
Here are the [steps to register for digibank](#).

**4** **Set up**  
Digital  
Token

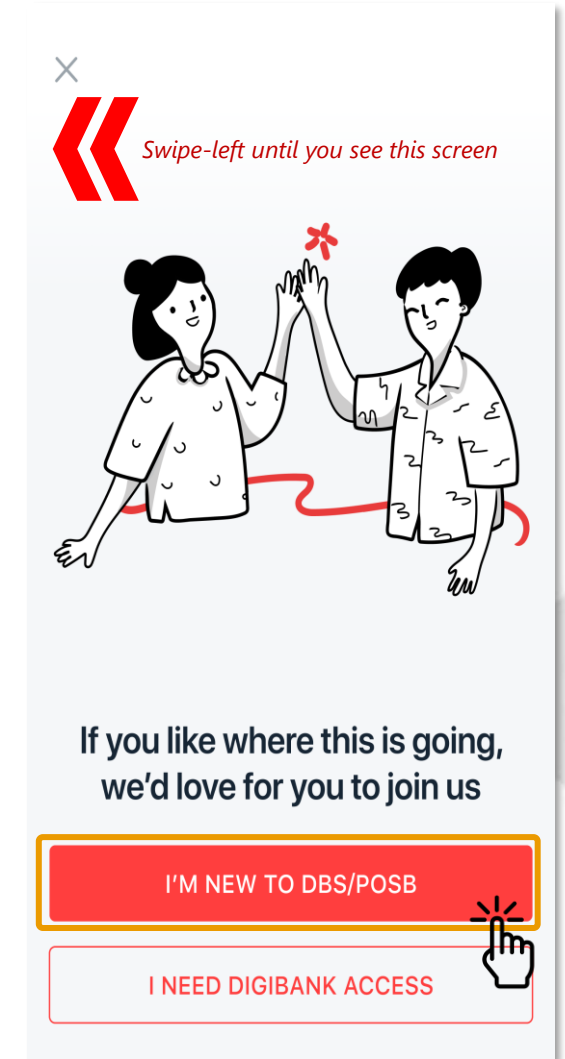
ON your next login in digibank app, you will be prompted to setup your Digital Token.

Here are more information on [Digital Token](#).

- 1 Download **DBS digibank** via your mobile app store



- 2 Launch app, select **Sign up for digibank & I'm new to DBS / POSB** to begin



### 3 Continue without Singpass to sign up

DBS + singpass

Let's make this fast

Log in to your Singpass account so we can identify you instantly via Myinfo. [Learn more](#)

With Myinfo, we can

- ✓ Verify your identity
- ✓ Retrieve and use your particulars securely
- ✓ Help you sign up much sooner

CONTINUE WITH SINGPASS

CONTINUE WITHOUT SINGPASS

DBS + singpass

Let's make this fast

**Manual sign ups may take longer**

Without MyInfo, we still need to verify your details. Please have these required documents on hand.

1. Singapore identification document
2. Proof of address
3. Passport (foreigners)

SIGN UP MANUALLY

CONTINUE WITH SINGPASS

CONTINUE WITHOUT SINGPASS

*Documents Required for Account Opening*

### 4 Input your Identity details

What about your nationality details?

*\*Foreign Identification Number or FIN is a unique identification number issued by Immigration & Checkpoints Authority (ICA) and government agencies to foreigners who are working, studying, or residing in Singapore. It can be found on your employment pass card or In-Principle Approval (IPA) letter. FIN starts with a prefix F, G, or M followed by 7 digits and a letter (eg.M1234567B).*

Identity Type  
Foreigner passport >

Nationality  
Australia >

Passport number  
A12345678B

Passport expiry date (DD/MM/YY)  
14/02/22

FIN No.  
A12345678B

FIN expiry  
DD/MM/YYYY

**Note**  
In FIN expiry field, enter IPA Expiry date if pass is yet to be issued.

NEXT

Let's get to know you better

This information will help us with your sign-up

Full Name

Display name

This is how you will be acknowledged on PayLah! and digibank. [Find out more.](#)

Date of Birth

GENDER

Male

Female

CONTACT DETAILS

Mobile Number

Email Address

NEXT

## 5 Enter the **residential address to receive your debit card.** Upload of address proof is required.

Where do you stay currently?  
Enter your residential mailing address only.  
(Office, P.O. Box, V Box and C/O addresses will not be accepted.)

Country  
Singapore

Postal Code

Block No.      Floor      Unit No.

Address Line 1

Address Line 2

**NEXT**

**Notes**

1. Enter **Postal code** first to automatically populate other fields.
2. If your residential address does not have either **Level** or **Unit No.** (e.g. level only, no unit #), leave both fields blank. You may add this detail in Address Line 2.
3. Address details **MUST** tally with your supporting document
4. You will need to upload a document with this residential address in the subsequent steps.

Physical card will be delivered to your indicated residential address.

## 6 Choose your **Occupation** ( Tap 'Show all' to see more options)

Next, what do you work as?

Customer Service

Professional Services

IT Professional

Managerial/Senior Management


**Student**

Show all



- 7** Select **Yes** if you are not paying taxes in your home country and/or if you will be in Singapore for at least 183 days in the year

< **Are you a tax resident in Singapore only?**

Yes 

No

**Note**  
If you are a tax resident of another country / jurisdiction, select **No**.  
You will need to upload supporting tax residency document in the subsequent application steps.


- i** You're a tax resident if you stay or work in the country:
- For at least 183 days in a calendar year
  - Continually for 3 consecutive years

[Find out more](#)

- 8** Choose our starter bundle

×

**Our recommendations**






**Start banking with My Account**

💡 Our essential account with no fees


- Save in 13 currencies with up to 4% cashback on Visa debit card
- Send and receive money instantly with PayNow

You're applying for:

 +  

Multiplier Account    DBS Visa debit card    PayNow

This account is insured up to S\$75k by SDIC

**GET MY ACCOUNT** 

**Note**  
Each bundle comes with:

- A bank account
- VISA debit card
- PayNow for digital payments in Singapore

**Students may start with *My Account* as their first bank account.**

Click on the links to learn more:

- [My Account](#)
- [Multiplier](#)

  
Swipe-left to see **My Account** bundle



## 9 Input name to be printed on the debit card

Make our card yours

Name on card  
Chan Ko Yee

**Notes**

- Physical Debit card will be delivered to your indicated residential address.
- You will need to activate your debit card to use.

NEXT

## 10 Upload all required documents

Upload documents  
JPG, PNG, TIF files accepted  
(up to 5MB per document)

**a** Passport (biodata page)  
Uploaded page should include your **photo and personal details**. [Find out more](#)

Upload

**b** Residential Address Proof  
Upload a clear, complete copy of your utility bill or bank statement within the last 3 months. [See other accepted documents](#)

Upload

**c** Student pass/In-Principal Approval (IPA)  
Upload copy of both front and back of your student pass

Upload Upload

**d** Singapore Tax Residency Proof  
Upload the latest copy of your tax residency document. [Find out more](#)

Upload

NEXT

- For **Malaysians**, upload *front and back* of Malaysian IC
- For **other nationalities**, upload *passport biodata page*



### Notes

- IPA from ICA can only be used as either (b) Residential Address proof or (c) Education proof. Cannot be used for both.
- If multiple tax residency is declared, **Proof of tax residency** will be required for each country/jurisdiction of tax residency.
- Passport may be used as (a) Identity proof and (d) Tax residency proof

### Pro tip:

It is advisable to upload file from your photo library instead of taking new photo.

Click on link below for more details:

[Account Opening Required Documents](#)

# 11 Review and Submit your application

<
Review Application

Industry  
Banking

Tax Residency  
Singapore, S776833J

MY ACCOUNT DETAILS
EDIT

Name on Card  
Cassandra

UPLOAD DOCUMENTS
EDIT

Passport (biodata page) ✓

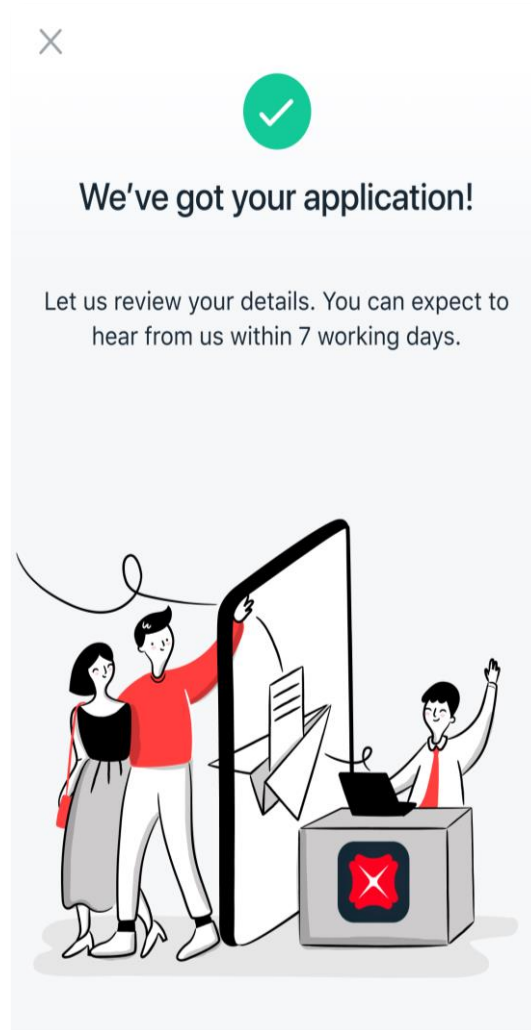
Residential Address Proof ✓

Employment Pass or IPA ✓

Singapore Tax Residency Proof ✓

By tapping "Confirm Application", I have read and accepted the [Terms & Conditions](#) governing Electronic Services, Account and Fees.

CONFIRM APPLICATION



Note:

1. The bank will review your application and supporting documents within 3 working days.

You can check the status of your application in [Application Status Portal](#)



If **additional information or document is required**, you will receive a follow up email with the required document information and instruction where to submit document.

[Account Opening Required Documents](#)



If your application is **unsuccessful**, you will receive an SMS notification. Ensure your details and documents are correct and accurate in your new application.



If your application is **successful**, account will be opened and debit card will be mailed to your registered address within 3-4 working days.

2. You need to **activate your debit card** to use your account. Use SMS Banking or visit nearest DBS/POSB ATM or VTM.
3. Using your activated debit card and PIN, **register for digibank access**.

# When you receive your Debit Card

## 12 Activate your Debit Card via SMS Banking or DBS/POSB ATM



### SMS Banking

SMS the following keyword commands to 77767:

- Activate <space> Last 4 digits of Card.  
E.g. Activate 1234
- For foreign-registered mobile number, please use [digibank Online](#) or digibank Mobile app.

### DBS/POSB ATM

Locate [our nearest DBS/POSB ATM](#).

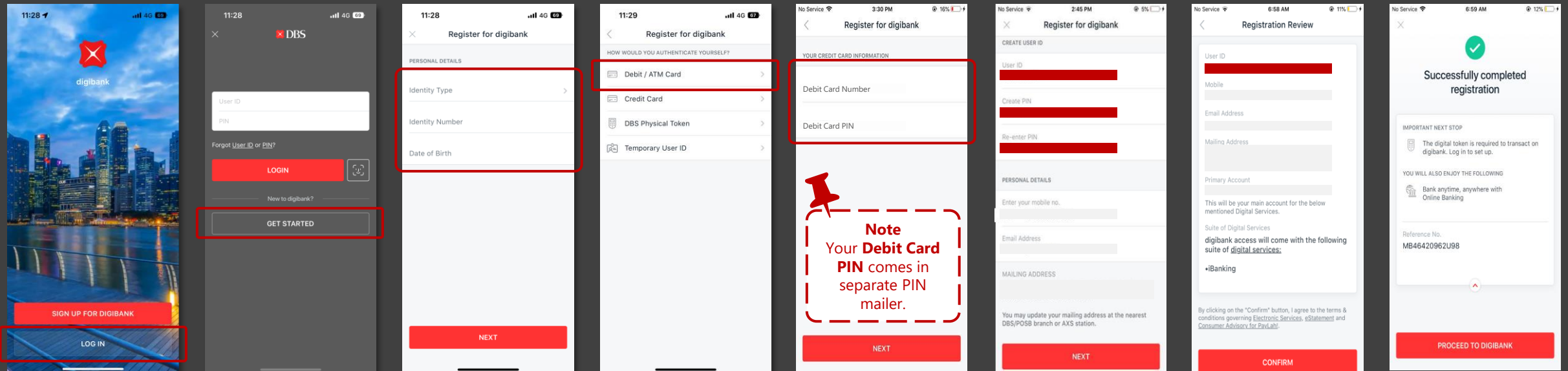
Follow instructions on the ATM screen to complete activation.

- Insert your New Credit/Debit/ATM Card.
- Enter your New Card PIN\*.
- Select More Services.
- Select Cards/PIN/iBanking/Phonebanking.
- Select Activate Card.

#### \*Note:

- If your card application is made online, use the PIN you have created.

## 13 Register for digibank using your activated Debit Card and PIN



# Document Submission Guidelines

# Here's What You'll Need for Your Application

Use Singpass to reduce the number of documents to submit!



## Application with Singpass

### 1. Identification Document

- For Singaporeans/Permanent Residents, not required
- For Malaysians, front & back of Malaysian IC
- For Other nationalities, Passport biodata page

### 2. Additional Documents\*:

- **Document with Residential Address** (\*needed only if not using address stated in Myinfo)
- **Proof of Tax Residency** (\*needed only if tax residency outside of Singapore)
- **Proof of Mobile number Ownership** (\*needed only if mobile number already exists in the bank's record)

## Application without Singpass

### 1. Identification Document

- For Malaysians, front & back of Malaysian IC
- For Other nationalities, Passport biodata page

### 2. Singapore-issued Pass

- Card or digital IC (Student's Pass, Dependant's Pass, etc), **OR**
- In-Principle Approval (IPA) letter from MOM or ICA

### 3. Document with Residential Address

- School Certification Letter, **OR**
- Utility / Mobile Phone Bill under your name

### 4. Proof of Tax Residency

- For Singapore Tax Residency
  - digital IC, **OR** In-Principle Approval (IPA) letter from ICA
- For other country/jurisdictions
  - Passport biodata page, **OR** National ID Card, **OR**
  - Others (residence permit/birth cert/ government-issued documents from tax authority showing recent filing of income tax)

### 5. Proof of Mobile Ownership (if mobile number already exists in the bank's record)

- Certification letter from your Telco provider

#### Note

School letterhead, signature & authority stamps must be included, with *Full Name & Residential Address* tallying with your application details.

Upload all [Required Documents](#) in the right format.

# Document Submission Do's & Don'ts

Avoid delays on your application by submitting valid documents.

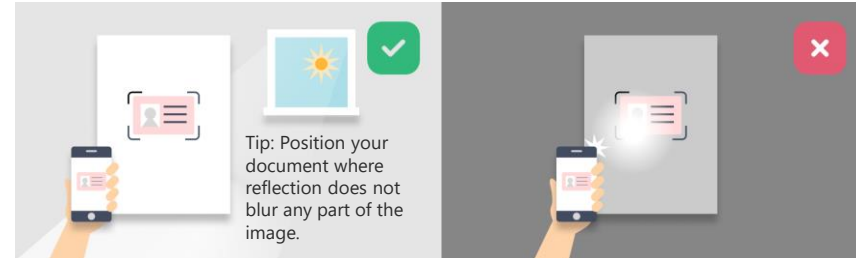
We will notify you via SMS/email if any of your documents does not meet the criteria. You may then send the requested documents via email to [accountopening@dbs.com](mailto:accountopening@dbs.com).

## 1. Submit documents that match your application form

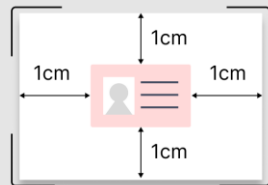
Tip: Ensure that your document is valid. Review details (e.g. expiry dates, visibility of details) before you submit your application.



## 2. Avoid blurring/blocking document details



## 3. Prevent details of documents from being cropped out

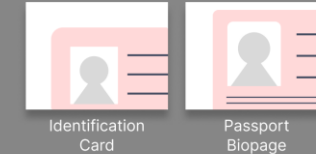
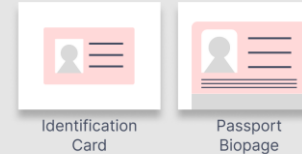


Tip: Frame image with 1 cm gap on each side

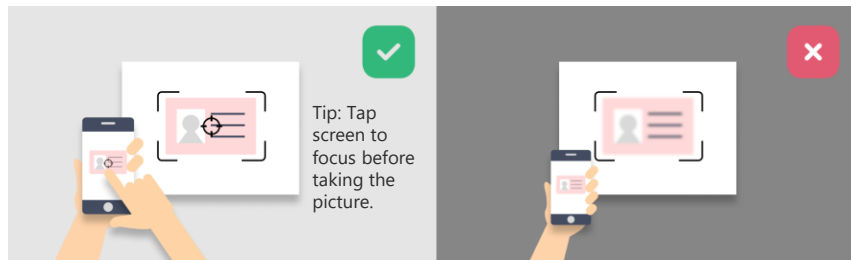


## 4. Submit complete identity document

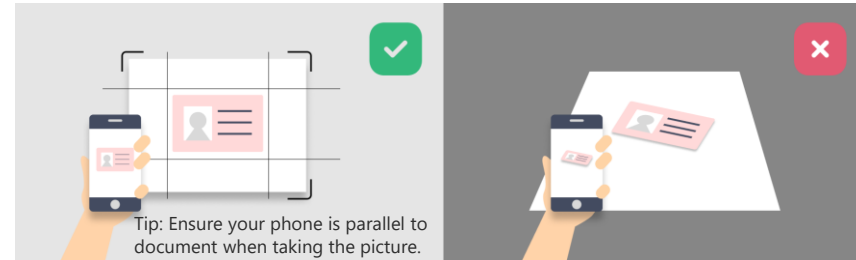
Tip: Capture profile picture and all printed details. Do not crop out any of the details.



## 5. Submit images that are in focus



## 6. Avoid skewed distortions of your image





## Accepted



## Not Accepted



## Samples for Reference (Identity Document)

**Passport biodata page** must be clear and showing all details

- Sample below was not accepted due to:
- a** Light reflection blurring details, and
  - b** Bottom of the passport was cut off or covered

Accepted

**Singtel**  
Singapore Telecommunications Limited  
Company Registration Number: 196071824D  
Orchard Road, Singapore 248  
Singapore 912314  
Republic of Singapore

Enquiries on Bills: Pertanyaan Mengenai Bil  
利实账单(附件) 请电: 1966 (Biling Enquiry for Residential)  
Tel: 1966 (Biling Enquiry for Business)

**Reminder**

Account Enquiry System  
Tel: 1900-736 3330 (24 hours)

Account No. 戶口號碼	
Name 姓名	
Date	30 September 2022
Unit No.	
Amount Due \$	SGD 170.90
Payment Cut-off Date	30 September 2022

Dear Customer  
Thank you for using our services.  
You may have overlooked this payment and your account is now overdue.  
Please pay the full amount due immediately to avoid any late payment fee. A fee of SGD10.70 (GST inclusive) or SGD21.40 (GST inclusive) is applicable to residential customers and business customers respectively for late payments.  
Please ignore this letter if payment has already been made.  
Thank you for your prompt attention.

亲爱的客户:  
感谢您使用我们的服务。  
您可能忽略了这张账单, 至今已经逾期了。  
请立即付款, 以避免缴纳“迟缴费”。迟缴费分别为住家客户10.70新元(包括消费税)或商务客户21.40新元(包括消费税)。  
若您已经付款, 则无须理会此通知。  
感谢您的关注。

Pelanggan yang budiman,  
Terima kasih kerana mengguna perkhidmatan kami.  
Bayaran ini mungkin telah terlepas perhatian anda dan akaun anda kini tertunggak.  
Sila jelaskan bayaran tertunggak sepenuhnya dengan segera untuk mengelakkan sebarang yuran bayaran lewat. Yuran sebanyak SGD 10.70 (termasuk GST) atau SGD 21.40 (termasuk GST) akan dikenakan kepada pelanggan kediaman dan perniagaan masing-masing.  
Sila abaikan surat ini sekiranya anda telahpun menjelaskan bayaran.  
Terima kasih atas tindakan segera anda.

அன்புறந்த வாடிக்கையாளர்க்கு,  
வங்கன சேவைகளைப் பயன்படுத்தும் உங்களுக்கு நன்றி.  
நீங்கள் இக்கட்டணத்தைக் கவனிக்கத் தவறியிருக்கலாம். அளவுக் குறைந்தபொருள்வாய் செதி இப்பொழுது காலவறி ஆகிவிட்டது.  
உயவு செய்வு உடனே முழுக் கட்டணத்தைப் செலுத்தி விடவும். தாமதப்பள்ளல் தாமத அளவுத் தாமதக் கட்டணம் செலுத்த வேண்டியிருக்கும். தாமத குடியிருப்பு வாடிக்கையாளர் என்றால் சிங்கப்பூர் SGD10.70 (பொருள் செவை வறி உட்கட்ட) கட்டணமும், வர்த்தக வாடிக்கையாளர் என்றால் சிங்கப்பூர் SGD21.40 (பொருள் செவை வறி உட்கட்ட) கட்டணமும் கூடுதலாக செலுத்த வேண்டும்.  
உட்கட்டணம் நீங்கள் ஏற்கனவே முழுமையாகச் செலுத்தி இருந்தால், உயவு செய்வு இருக்காது. இது கவனிக்கப்படும்.  
இந்த விவரத்தை வினாவாக கவனிப்பதற்கு நன்றி.

Singtel  
BRAS BASAH POST OFFICE  
PO BOX 294  
SINGAPORE 911810

Payment Slip  
Make this portion with your cheque payment.  
Total Due  
**SGD170.90**

Acc. No.:  
Bank: Cheque No.:

## Samples for Reference (Proof of Residential Address)

### Telco Bill must be clear and complete

- a** Full name and complete address must tally with the details in application form
- b** Bill should be valid within 3 months before the date of application

Accepted

**a** On school letterhead

PRIVATE AND CONFIDENTIAL

**b** [Date]

**c** [FULL NAME OF STUDENT]  
[COMPLETE RESIDENTIAL ADDRESS OF THE STUDENT]

To Whom It May Concern

Certification Letter

This letter is to certify that [Name of Student], [ID Number] is a student in the [Field of Study]  
This programme is conducted through the **School name** in conjunction  
Management Pte Ltd in conjunction with the awarding institution.

Please email us at [students@](mailto:students@) if you have questions.

**a** Yours faithfully  
[Signature]  
[Name of Signatory]  
[Designation]  
[Department]

Singapore Institute of Management Pte Ltd, 461 Clementi Road, Singapore 599491 (UEN: 199607747H)  
[www.sims.edu.sg](http://www.sims.edu.sg)

## Samples for Reference (Proof of Residential Address)

**Certification letter must be clear and complete**

- a** Company letter head and authorized signatories must be shown
- b** Letter should be valid within 3 months before the date of application
- c** Full name and complete address must tally with the details in application form

Accepted



REPUBLIC OF SINGAPORE  
STUDENT'S PASS





NAME  
**JOEY CHAN HSIAO AN  
(ZENG XIAO AN)**

FIN  
**G8765456A**

DATE OF BIRTH  
**12 MAY 1980**

SEX  
**FEMALE**

NATIONALITY / CITIZENSHIP  
**INDONESIAN**

PASS ISSUE DATE  
**26 AUG 2023**

PASS EXPIRY DATE  
**29 AUG 2024**

ADDRESS  
**123 GOLDWATER AVE  
#01-55  
SINGAPORE 345123**

Pass Issued by  
Immigration & Checkpoints Authority



**FOR VERIFICATION USE**

Present this for verification purposes when requested by relevant authorities and third parties.

**How to verify**

- 1 Go to [www.file.gov.sg/verify](http://www.file.gov.sg/verify)
- 2 Use the Scan QR code function to scan:



- 3 View real-time verification results

## Samples for Reference (Proof of Education in Singapore)

**Digital Pass (Student's Pass) must be clear and not truncated**

- Full name and other details must tally with the details in application form
- Student's pass must be within validity period (based on date of issue and expiry)

Accepted



**FOR VERIFICATION USE**

Present this for verification purposes when requested by relevant authorities and third parties.

**How to verify**

- 1 Go to [www.file.gov.sg/verify](http://www.file.gov.sg/verify)
- 2 Use the Scan QR code function to scan:



- 3 View real-time verification results

REPUBLIC OF SINGAPORE  
LONG-TERM VISIT PASS



NAME  
JOEY CHAN HSIAO AN  
(ZENG XIAO AN)

FIN  
G8765456A

DATE OF BIRTH  
12 MAY 1980

SEX  
FEMALE

NATIONALITY / CITIZENSHIP  
INDONESIAN

PASS ISSUE DATE  
26 AUG 2023

PASS EXPIRY DATE  
29 AUG 2024

ADDRESS  
123 GOLDWATER AVE  
#01-55  
SINGAPORE 345123

Pass Issued by  
Immigration & Checkpoints Authority



## Samples for Reference (Proof of Ties in Singapore)

**Digital Pass (Long-Term Visit Pass, Dependant's Pass) must be clear and not truncated**

- Full name and other details must tally with the details in application form
- Pass must be within validity period (based on date of issue and expiry)

Accepted

9/1/22, 1:37 PM

UV Document Viewer

Immigration &amp; Checkpoints Authority - SOLAR

17/06/2022, 17:40

062219385



ICA Building  
10, Kallang Road #08-00  
Singapore 208718  
(Next to Lavender MRT Station)  
<https://www.ica.gov.sg>

Your ref: [REDACTED]

Our ref: IMS#

**b** 17 JUN 2022

Registrar's Office  
21 Lower Kent Ridge Road #04-01 UHL  
Singapore 119077

\*IHL-2022-APP-[REDACTED]\*  
Application ID: IHL-2022-APP-000009150  
(Please scan this barcode at the Self Service Ticketing Kiosk  
for your queue ticket.)

Dear Sir/Madam

**IN-PRINCIPLE APPROVAL: STUDENT'S PASS-COMPLETION OF FORMALITIES**

**a** NAME : [REDACTED] DATE OF BIRTH : [REDACTED]  
FIN : [REDACTED] STP PRE-APPROVED TILL : 08/08/2025 **b**  
COURSE : MASTER OF COMPUTING

We are pleased to inform you that your STP application for the above-mentioned course and duration has been approved.

2 This In-Principle Approval (IPA) is only valid for 6 months from the date shown above and is subject to the completion of all 3 steps in ANNEX A.

3 You must present a copy of this letter with your valid passport for immigration clearance at the Singapore Checkpoint. If you require a visa, this IPA letter also serves as a pre-approved visa. Possession of a valid IPA letter does not guarantee your entry in Singapore. You will be granted a visit pass at the checkpoint if you are eligible to enter Singapore. Please ensure that you have a valid stay in Singapore. This IPA letter and/or the successful booking of an e-Appointment does not constitute a legal extension of the applicant's stay in Singapore.

4 You are required to surrender the Student's Pass for cancellation within 7 days of the date of cessation or termination of studies.

Yours faithfully,

<https://eservices.ica.gov.sg/psolar/letter/outcome.letter>

Page 1 of 4

<https://wf.corp.dbs.com:8743/gp-act/cbops1/root#/home/params/selected/porta|endparams/sub/workViews/params/selected/workViews|endparam...> 1/1

## Samples for Reference (Proof of Education in Singapore)

### In-Principle Approval letter from ICA must be clear and not truncated

- a** Full name and other details must tally with the details in application form
- b** IPA should be within validity period



# Need more help...



If you require additional support with your application, please reach us [here](#).

Our officers will reach out via a phone call to you.



Protect yourself when banking online. Stay abreast of latest news on how to bank safely

Learn more about [#BSharp](#)



**End of guide**